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IN THE CLAIMS

Please amend claims 1, 19, 35, 41 and 50 as follows:

1.   (Amended) A method for electronically processing bill payment requests, comprising the steps of:

receiving respective sets of <u>consolidated</u> payment requests electronically from a plurality of independent sources, each set of <u>consolidated</u> payment requests corresponding to an associated set of payors requesting payments to a plurality of payees; and

processing the payment requests at a single remittance processing system having a database including payee information for each of the plurality of payees to generate payment directions for paying the plurality of payees in accordance with the processed payment requests.

19.   (Twice Amended) An electronic bill payment system for processing payment requests, comprising:

an input port for receiving respective sets of <u>consolidated</u> payor payment requests from a plurality of separate sources, each of the sets of <u>consolidated</u> payment requests corresponding to an associated set of payors;

a data base configured to store records associated with a plurality of payees; and

a processor for processing the respective sets of payor payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees.

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35.   (Twice   Amended)   A   system   for   processing   payment
information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more
networks,   each   source   station   configured   to   [collect]
consolidate   respective   payment   requests   from   a   plurality   of
payors   for   payment   of   a   plurality   of   payees,   each   request
containing   payment   information,   including   a   payee   name,   payee
address data, and a payor account number with a payee; and

a   centralized   remittance   station,   coupled   to   the   one   or
more networks, and configured to receive the respective sets of
consolidated   payment   requests   from   the   plurality   of   source
stations via at least one of the one or more networks, and
process the payment information to generate payment directions
for   paying   the   plurality   of   payees   in   accordance   with   the
processed payment information.

41.   (Amended)   An   article   of   manufacture   for   electronically
processing bill payment requests, the article of manufacture
comprising:

a computer readable medium; and

computer   programming   stored   on   the   medium;   wherein   the
stored computer programming is configured to be readable from
the computer readable medium by at least one computer to thereby
cause the at least one computer to operate so as to:

receive   respective   sets   of   consolidated   payment   requests
electronically from a plurality of independent sources, each set
of   consolidated   payment   requests   corresponding   to   an   associated
set of payors requesting payments to a plurality of payees, and

process   the   payment   requests   at   a   single   remittance
processing system having a database including payee information

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for each of the plurality of payees to generate payment
directions for paying the plurality of payees in accordance with
the processed payment requests and the payee information.

50.   (Amended) An electronic bill payment system for processing
payment requests, comprising:

an input port for receiving sets of <u>consolidated</u> payor
payment requests from a plurality of separate sources, each
separate source associated with a respective set of <u>consolidated</u>
payment requests from a plurality of payors for payment to a
plurality of payees;

a data base configured to store records associated with the
plurality of payees; and

a processor for processing the payment requests to generate
payment directions for paying the plurality of payees in
accordance with the received payment requests and the records
stored in the database associated with the plurality of payees.